

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Travis King
Tonya King
Debtors

Case No. 19-05109-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 27, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Travis King, Tonya King, 16940 Lutz Road, Stewartstown, PA 17363-9310
5276603	++ BARLEY SNYDER, 100 EAST MARKET STREET, YORK PA 17401-1219 address filed with court:, Barley Snyder- Attorneys at Law, 100 East Market St., York, PA 17401
5276604	Bloom & Associates, P.A., PO Box 42826, Baltimore, MD 21284-2826
5276607	Capital One Bank NA, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
5276613	David J. Apothaker Esq, Apothaker Scian P C, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
5276614	+ Ear, Nose & Throat Specialist, 6565 N Charles St Ste 601, Baltimore, MD 21204-6839
5376175	+ Freedom Mortgage Corporation, c/o Mario Hanyon, Brock and Scott, PLLC, 302 Fellowship Road Ste 130, Mount Laurel, NJ 08054-1218
5276615	+ Greater Baltimore Medical Center, P.O. Box 418015, Boston, MA 02241-8015
5276593	+ King Tonya, 16940 Lutz Road, Stewartstown, PA 17363-9310
5276592	+ King Travis, 16940 Lutz Road, Stewartstown, PA 17363-9310
5276620	Mercy - MD Family Care, 100 S Owasso Blvd W, Saint Paul, MN 55117-1036
5276623	Pediatric Care of York, 2675 Joppa Rd, York, PA 17403-5160
5276627	+ Southern Family Medical LLC, 16312 Mount Airy Rd, Shrewsbury, PA 17361-1623
5276631	Theresa Downs, 16940 Lutz Rd, Stewartstown, PA 17363-9310
5276633	Wellspring Health, PO Box 742688, Cincinnati, OH 45274-2688
5276634	Wellspring York Hospital, PO Box 742641, Cincinnati, OH 45274-2641

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 27 2025 18:36:00	ECMC, ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	+ EDI: PRA.COM	Jan 27 2025 23:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5276596	Email/Text: bncnotifications@pheaa.org	Jan 27 2025 18:36:00	AES/FRN SLT, PO Box 61047, Harrisburg, PA 17106-1047
5276597	Email/Text: bncnotifications@pheaa.org	Jan 27 2025 18:36:00	AES/KEYSTONE BEST, PO Box 61047, Harrisburg, PA 17106-1047
5276598	Email/Text: bncnotifications@pheaa.org	Jan 27 2025 18:36:00	AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
5276595	^ MEBN	Jan 27 2025 18:34:07	Advanced Radiology, 26999 Network Place, Chicago, IL 60673-1269
5276599	Email/PDF: AffirmBKNotifications@resurgent.com	Jan 27 2025 18:41:48	Affirm INC, 633 Folsom St Fl 7, San Francisco, CA 94107-3618

5276601	Email/Text: ebn@americollect.com	Jan 27 2025 18:36:00	Americollect, PO Box 1505, Manitowoc, WI 54221-1505
5276609	EDI: CITICORP	Jan 27 2025 23:36:00	CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
5276610	EDI: CITICORP	Jan 27 2025 23:36:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5276605	EDI: CAPITALONE.COM	Jan 27 2025 23:36:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5280582	EDI: CAPITALONE.COM	Jan 27 2025 23:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5290764	Email/PDF: bncnotices@becket-lee.com	Jan 27 2025 18:41:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5276608	EDI: CAPITALONE.COM	Jan 27 2025 23:36:00	Capital One/Cabela, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463
5287795	Email/Text: bankruptcy@cavps.com	Jan 27 2025 18:36:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich CT 06831-0405
5276612	Email/PDF: creditonebknofications@resurgent.com	Jan 27 2025 18:41:34	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
5313880	Email/Text: ECMCBKNotices@ecmc.org	Jan 27 2025 18:36:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5313881	Email/Text: ECMCBKNotices@ecmc.org	Jan 27 2025 18:36:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5381193	Email/Text: Bankruptcy@Freedommortgage.com	Jan 27 2025 18:36:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5381194	Email/Text: Bankruptcy@Freedommortgage.com	Jan 27 2025 18:36:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5276616	EDI: LCIICSYSTEM	Jan 27 2025 23:36:00	IC Systems Inc, 444 Highway 96 E, Saint Paul, MN 55127-2557
5276617	EDI: IRS.COM	Jan 27 2025 23:36:00	Internal Revenue Service, PO Box 37910, Hartford, CT 06176-7910
5276600	EDI: JPMORGANCHASE	Jan 27 2025 23:36:00	Amazon Prime/ Chase, PO Box 1423, Charlotte, NC 28201-1423
5276611	EDI: JPMORGANCHASE	Jan 27 2025 23:36:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
5285650	+ Email/Text: RASEBN@raslg.com	Jan 27 2025 18:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5276618	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 27 2025 18:36:00	Kohls, PO BOX 2983, Milwaukee, WI 53201-2983
5294448	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2025 18:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5294981	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2025 18:36:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
5276621	EDI: AGFINANCE.COM	Jan 27 2025 23:36:00	One Main Financial, PO Box 742536, Cincinnati, OH 45274-2536
5284134	+ EDI: AGFINANCE.COM	Jan 27 2025 23:36:00	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
5285471	+ Email/Text: bncnotifications@pheaa.org		

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		Jan 27 2025 18:36:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5288342	EDI: PRA.COM		
		Jan 27 2025 23:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5276622	EDI: SYNC		
		Jan 27 2025 23:36:00	Pay Pal, PO Box 5138, Timonium, MD 21094-5138
5277412	EDI: Q3G.COM		
		Jan 27 2025 23:36:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5294053	Email/Text: bankruptcy@roundpointmortgage.com		
		Jan 27 2025 18:36:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
5276624	+ Email/Text: cognizantrcminfo@cognizant.com		
		Jan 27 2025 18:36:00	Receivables Outsourcing, LLC, P.O. Box 549, Timonium, MD 21094-0549
5276625	^ MEBN		
		Jan 27 2025 18:33:57	Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
5276626	+ EDI: CITICORP		
		Jan 27 2025 23:36:00	Sears, PO BOX 9001055, Louisville, KY 40290-1055
5276628	EDI: SYNC		
		Jan 27 2025 23:36:00	Synchb/Care Credit, PO Box 965036, Orlando, FL 32896-5036
5276629	+ EDI: SYNC		
		Jan 27 2025 23:36:00	Synchb/Walmart DC, PO Box 960024, Orlando, FL 32896-0024
5276727	^ MEBN		
		Jan 27 2025 18:34:01	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5276630	EDI: SYNC		
		Jan 27 2025 23:36:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
5289237	+ EDI: CBSTDR		
		Jan 27 2025 23:36:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5292261	+ EDI: WFFC2		
		Jan 27 2025 23:36:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
5276632	EDI: WFFC		
		Jan 27 2025 23:36:00	Wells Fargo Dealer Services, 400 Redland Ct Ste 200, Owings Mills, MD 21117-3292
5276635	Email/Text: lconey@whiterosecu.com		
		Jan 27 2025 18:36:00	White Rose Credit Union, 3498 Industrial Hwy, York, PA 17402-9050

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5276602	*	Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
5276606	*+	Capital One, PO BOX 71083, Charlotte, NC 28272-1083
5376176	*+	Freedom Mortgage Corporation, c/o Mario Hanyon, Brock and Scott, PLLC, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5294010	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
5464463	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
5276594	##	Keith B DeArmond Attorney at Law, 2951 Whiteford Rd Ste 101, York, PA 17402-7624
5276619	##+	Littman Jewelers, PO Box 731, Mahwah, NJ 07430-0731

TOTAL: 0 Undeliverable, 6 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
Gary J Imblum	on behalf of Debtor 1 Travis King gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Tonya King gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bkgroup@kmlawgroup.com
Keith B DeArmond	on behalf of Debtor 1 Travis King general.dearmondlaw@gmail.com G10924@notify.cincompass.com
Keith B DeArmond	on behalf of Debtor 2 Tonya King general.dearmondlaw@gmail.com G10924@notify.cincompass.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Travis King

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9835

EIN --

Debtor 2

Tonya King

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6469

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05109-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Travis King

Tonya King
fka Tonya Downs**By the
court:**1/27/25Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.